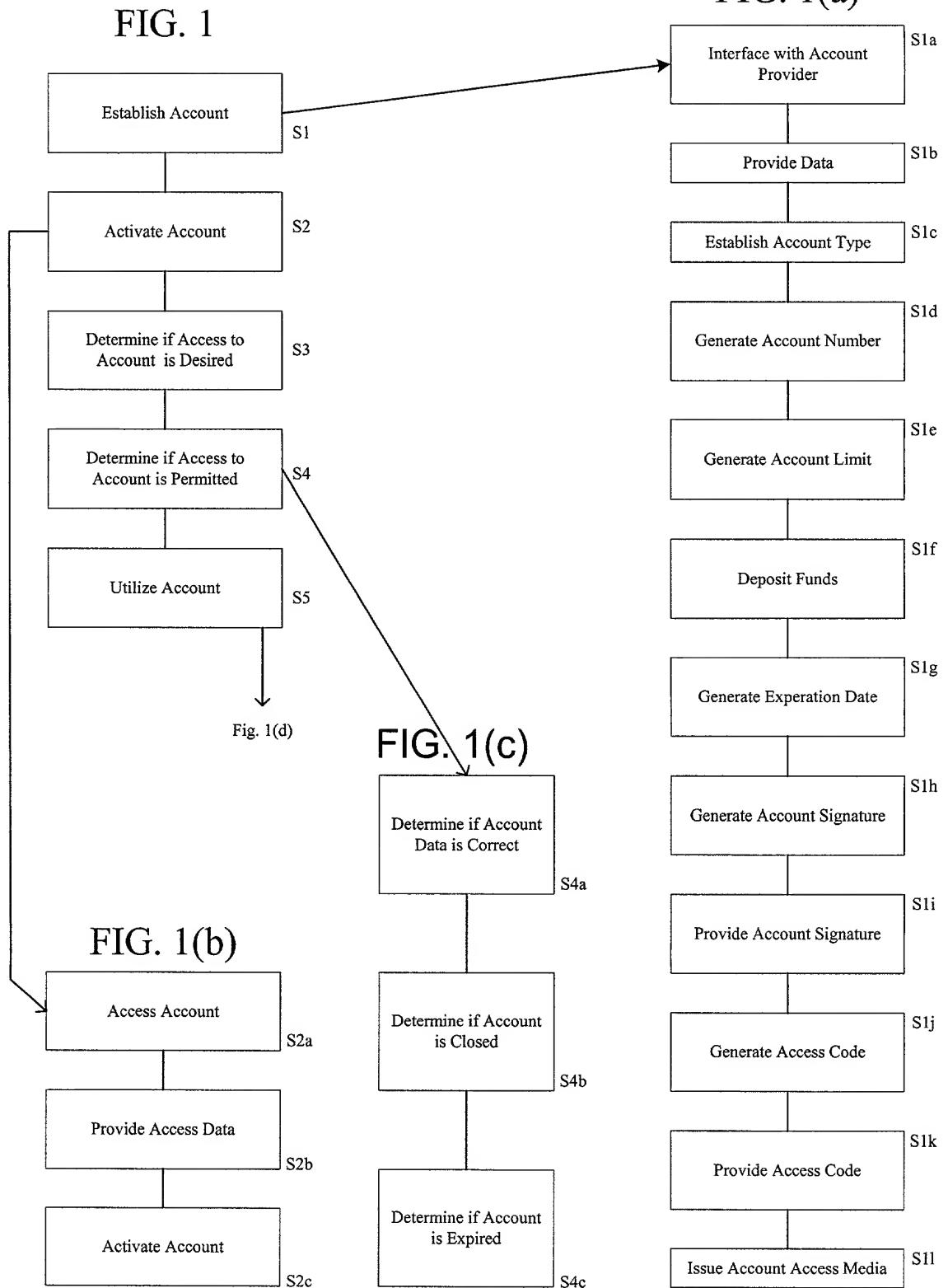


FIG. 1



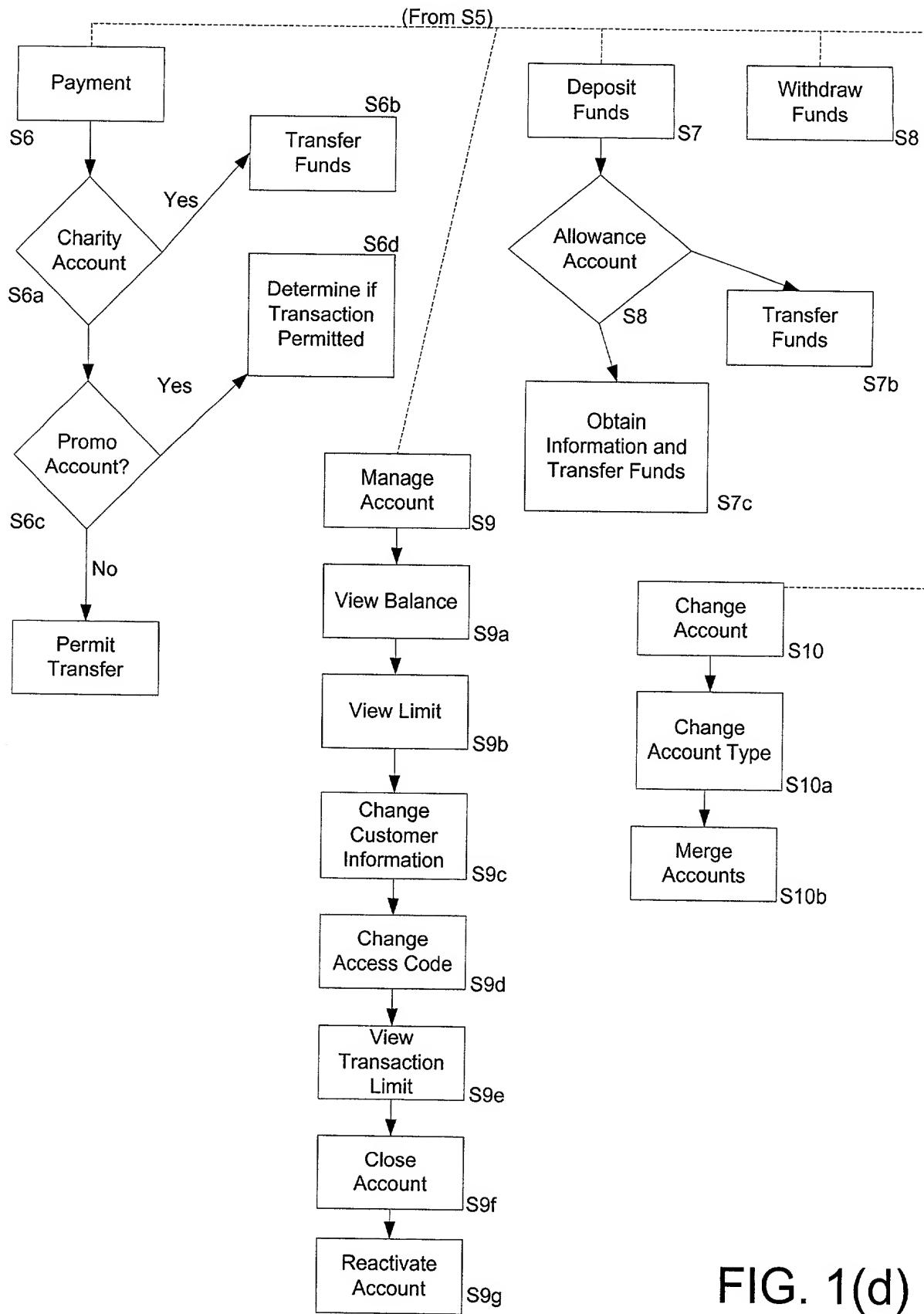


FIG. 1(d)

FIGURE 2A

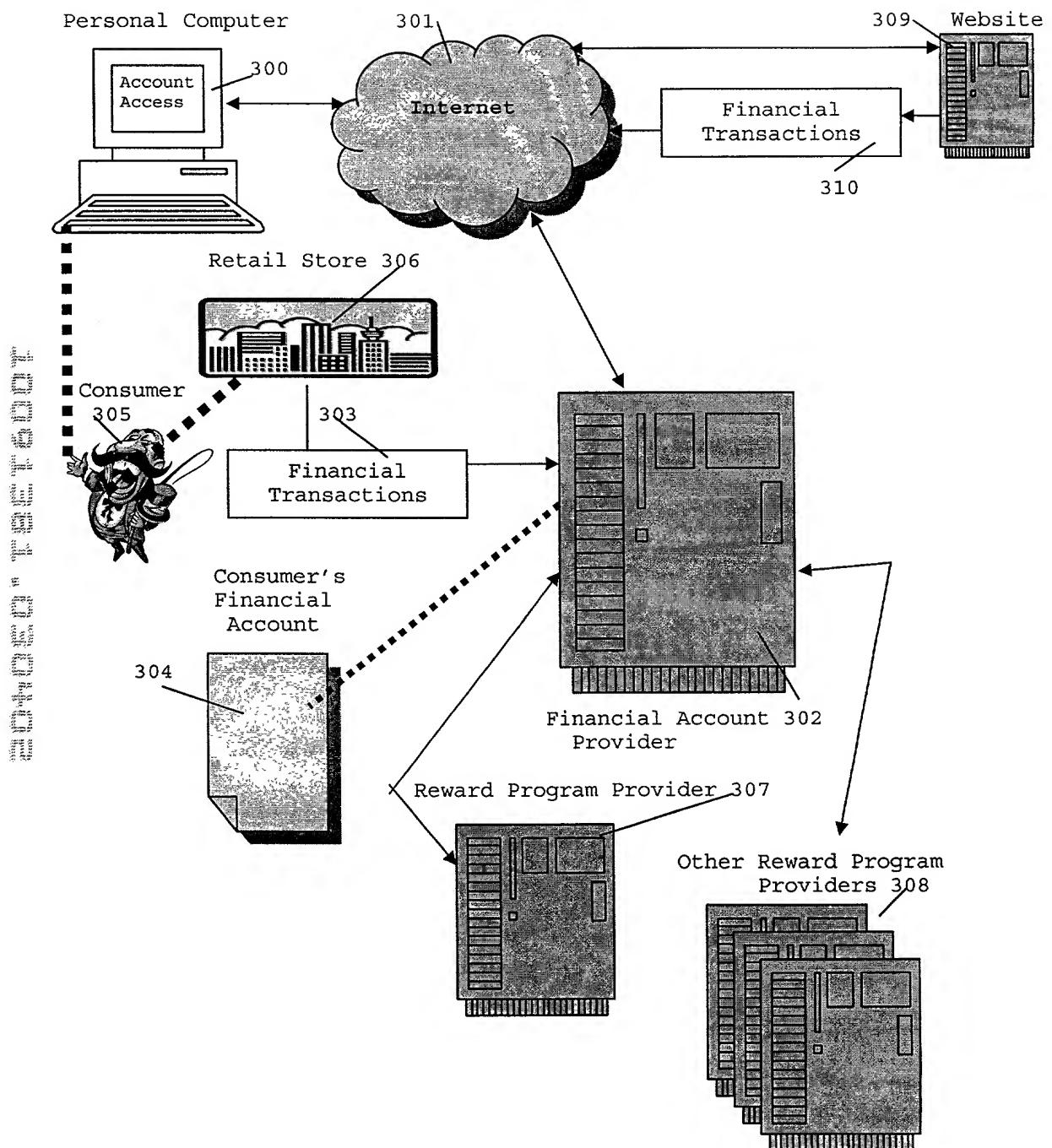


FIGURE 2B

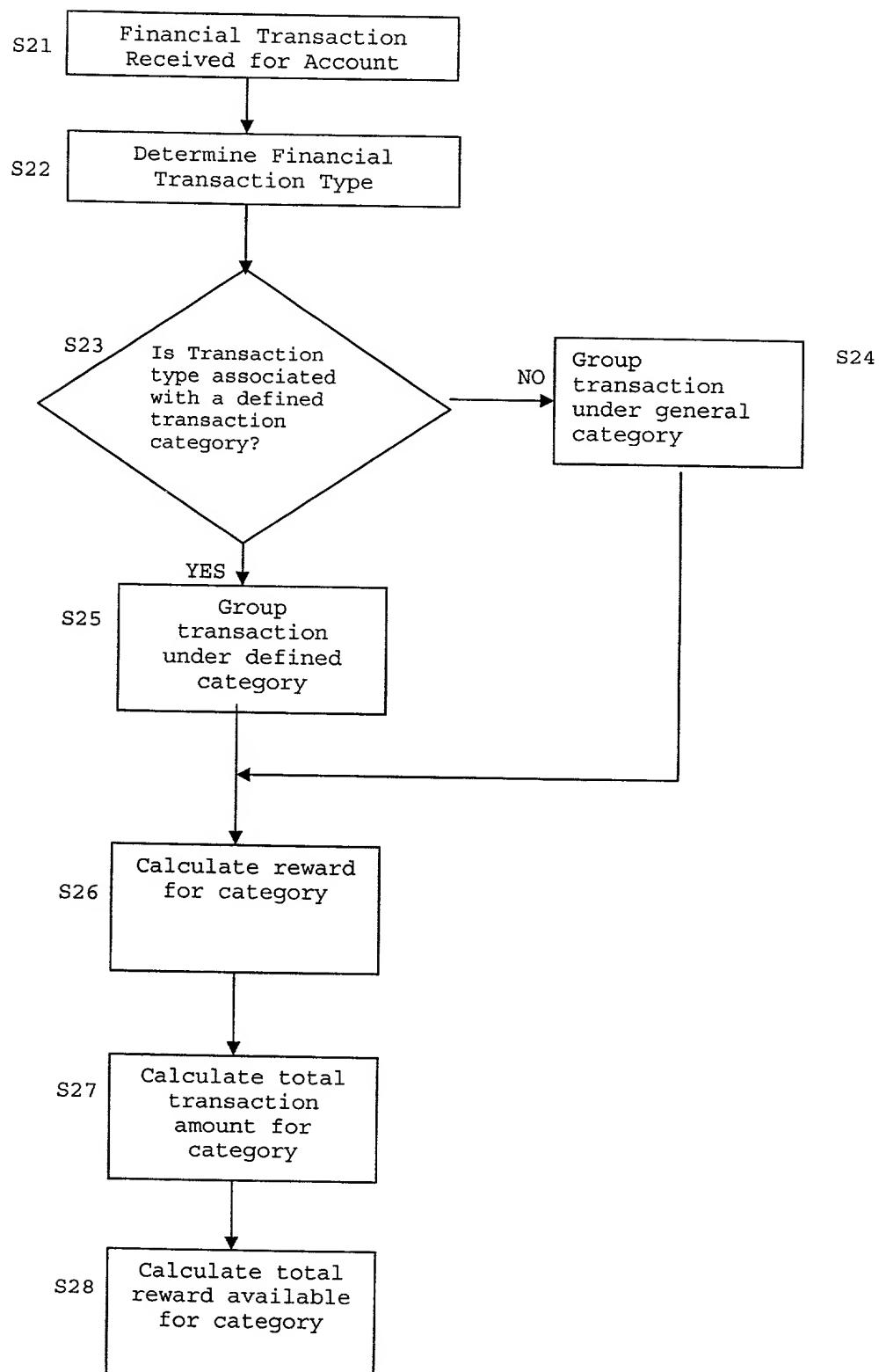


FIGURE 2C

Financial Account Monthly Statement

200	201	202	203
<u>Travel</u>	<u>Description</u>	<u>Amount</u>	<u>Reward Points</u>
01/02/00	Southwest	201.95	2.00 204
01/05/00	Shell Oil	25.75	.25 205
01/10/00	Hertz Rent-a-car	45.93	.45 206
01/17/00	American Airlines	510.00	5.10 207
01/23/00	Hilton Hotel	180.75	1.00 208
SUB TOTAL		964.38	8.70 209

210

Airline XYZ Frequent Flyer Program

Previously Earned Points	789.02	211
Used Points	0.00	212
New Points	8.70	213
Total	797.72	214

220

220	<u>Dining</u>	<u>Description</u>	<u>Amount</u>	<u>Reward Points</u>	215
01/02/00	Chili's	45.95	4.5		
01/05/00	Outback Steak House	65.75	6.5		
01/10/00	Macaroni Grill	75.93	7.5		
01/17/00	McDonald's	10.50	10.5		
01/23/00	Burger King	8.75	8.7		
SUB TOTAL		206.88	37.7	215	

221

Dining XYZ Club

Previously Earned Points	89.02
Used Points	0.00
New Points	8.70
Total	97.72 225

222

222	<u>General</u>	<u>Description</u>	<u>Amount</u>
01/03/00	Circuit City	145.95	
01/07/00	Home Store	265.75	
01/11/00	Walmart	75.93	
01/18/00	Safeway	100.50	
01/24/00	Macy's	228.75	
SUB TOTAL		816.88	216
2% Cashback		-16.34	224
SUB TOTAL		800.54	226

223

Transaction Category Totals

Travel	964.38	217
Dining	206.88	218
General	800.54	219
Total Amount Due	\$1971.80	220